

Certificate Number: 03088-VAE-DE-039656978
Bankruptcy Case Number: 25-10509



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 13, 2025, at 2:55 o'clock PM CDT, Laura Shabnam Javad completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: May 13, 2025 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor